IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 072955/0101

Applicant: Hiroyuki OTA

Title: SYSTEM FOR COMPUTING PROBABILITY
DISTRIBUTION OF LOAN LOSSES

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INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.56 and 37 C.F.R. § 1.97

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

 Submitted herewith on a modified Form PTO-1449 is a listing of documents known to applicant in order to comply with applicant's duty of disclosure pursuant to 37 C.F.R. § 1.56. A copy of each of the listed documents is being submitted to comply with the provisions of 37 C.F.R. §§ 1.97-1.98.

 The submission herewith of any document is not intended as an admission either that such document constitutes competent prior art against the claims of the present application or that such document is considered to be material to patentability as defined in 37 C.F.R. § 1.56(b). Applicant does not waive the right to take appropriate action to antedate any document that does not constitute a statutory bar and that is determined to be a prima facie prior art reference against the claims of the present application, or to otherwise remove such a document as a competent reference.

TIMING OF THE DISCLOSURE

This Information Disclosure Statement is being filed under the provisions of 37 C.F.R. § 1.97(b) before the mailing date of the first Office Action on the merits. No fee is due. However, in the event that the Patent Office determines that a fee is due for the filing of this document, the Commissioner is hereby authorized to charge any such fee to Deposit Account No. 19-0741.

RELEVANCE OF THE DOCUMENTS

Document A4 discloses a loan credit condition measuring device used in a financial institution that calculates maximum loss and expected loss based on a simulation process performed to loan credit details. Document A5 is a basic text about mathematical statistics. It describes distribution, probability density function, and characteristics of same. Document A6 is a basic text book about Fourier transform and it describes distribution function, characteristic function, Fourier transform, and Fourier transform inversion. Document A7 discloses a scenario search processing method in risk analysis for financial institutions and involves calculating risk with index of maximum loss frame, creates data relating scenario with profit and loss and searches data with correspondence between scenario and loss frames. Document A8 is a book that describes default probability and credit risk. Document A9 is a book that describes fast Fourier transform used in computers. Document A10 is a text that describes the baze theory in loan judgement problems, and representativeness heuristic. Document A11 is a report that includes an English language abstract. Document A12 discloses a negotiated matching system for an automated dealing system that identifies and matches potential counter-parties to transactions using criteria input by each user of the system and enables communication between counter-parties to negotiate final terms of a transaction. Applicant notes that document A16 is the corresponding English language PCT application of document A12. Document A15 is a report that describes the changing rate model and economic environment.

English translations of the Japanese language documents are not readily available; however, the absence of such translations does not relieve the PTO from its

duty to consider the submitted documents (37 C.F.R. § 1.98 and M.P.E.P. § 609). English language abstracts are provided documents A4, A7, A11, and A12.

Applicant respectfully requests that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO-1449 be returned in accordance with M.P.E.P. § 609.

Respectfully submitted,

8/16/2000
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